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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Holt

Serial No.: 09/683,292

Filed: 12/10/2001

Title: Payment to user for access to user

information by others

Attorney Docket No.: 1044.012US1

Commissioner for Patents Washington, D.C. 20231

Group Art Unit:

Examiner:

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted under 37 CFR 1.97(b).

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: 1-7-0

Typed Name: M DRY JA

Signature:

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Date: January 5, 2002

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